

Division of Employment Security



www.mocclaim.mo.gov

What You Need to Know About Unemployment Insurance in Missouri

ATTENTION!

After filing your initial claim, start following these steps immediately:

1. **File** your weekly certification (claim) every week as early as Sunday.

- Log on to www.mocclaim.mo.gov or call your Regional Claims Center and use the automated phone system. Be sure to update your current address if it has changed.
- Have your Social Security Number (SSN), your PIN, and your total earnings before deductions for the week, including any vacation, holiday, or Worker Adjustment and Retraining Notification (W.A.R.N.) pay available. We cannot file or process your claim for unemployment insurance if you do not provide your SSN.

Do not share your PIN with anyone.

A claims representative will never ask you for your PIN.

- If filing online, when finished, you will receive confirmation. Keep this for your records.
- In order to continue receiving benefits, you must repeat these steps every week of unemployment. If you regain full-time work, stop filing.

2. **Report** in person to a Missouri Division of Workforce Development (DWD) Career Center or four-week reporting office once every four weeks. *(If required.)*

- Visit www.missouricareersource.com and click "Locate a Missouri Career Center" to find a location, or see the list at the end of this booklet. Be sure to have your PIN with you when you report.

DWD Career Centers do not have specific claim information.

- DWD staff will help you register for their online career search resources.
- Get help with resumé writing and participate in mock interviews to help you get back to work faster.

3. **Search** actively for work. *(If required.)*

- Make enough contacts on a weekly basis with potential employers to meet the required number you were given when you registered (this number varies according to your area).
- Record all of your job contacts on the "Work Search Record" (enclosed). The Division of Employment Security may request it.

Important Note: Failure to complete any of these requirements may result in denial of benefits.

Contact Information

Regional Claims Centers

Jefferson City 573-751-9040
Kansas City 816-889-3101
Springfield..... 417-895-6851
St. Louis 314-340-4950
Outside Local
Calling Area 800-320-2519
Fax Number 573-751-9730

Automated Information available
24 hours a day.

Claims Center representatives
available from 8 a.m. to 5 p.m.
Central Time, Monday through Friday.

www.mocclaim.mo.gov

Available 12:31 a.m. Sunday through
11:30 p.m. Saturday

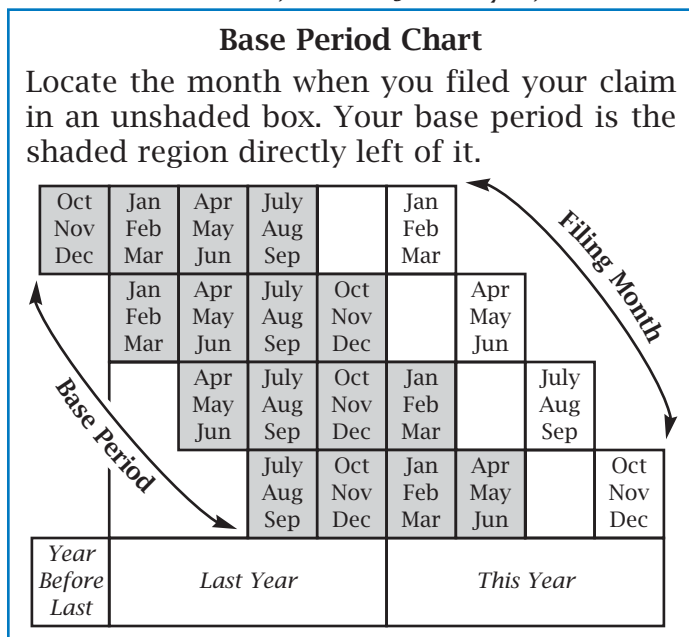
Relay Missouri

If calling by home phone or cell
phone, dial "711." All other callers
should dial 800-735-2966.

TTD/TTY Users Only - to file for
weekly benefits (Interactive Voice
Response Unit) 800-316-0896
Jefferson City Local 573-751-4139

How to Qualify

- Lose your job through no fault of your own OR quit for a valid reason related to the work or the employer.
- Make at least \$2,250 (at least \$1,500 during one of the calendar quarters, and at least \$750 during the remainder of the year) from an insured employer during your base period. See below.
 - ▶ AND your total base period wages must be at least 1.5 times your highest quarter wages.
- OR you must make at least \$18,750 during two of the four quarters. This amount will increase to \$19,000 on January 1, 2010.



Special Notes:

- If your hours were reduced from full time to part time, you may be eligible for partial benefits. See the “Part-Time Work” Section.
- To remain eligible, you must report all wages earned each week, even if you will not be paid until later. This includes tips, commissions, bonuses, show-up time, military reserve pay, board, and lodging. You must be able and available for work each week, meaning no illness, injury, or personal circumstances would keep you from working. Refusing an offer of work may result in denial of benefits.

Benefit Amount

- Your weekly benefit amount (WBA) is 4 percent of the average of your two highest quarters during the base period (highest quarter + second highest ÷ 2 x 0.04 = WBA). **Missouri’s maximum WBA is \$320.**

- Your maximum benefit amount (MBA) is the most you can receive in a year. It is 26 times your WBA, or one-third of your base-period earnings, whichever is less. When calculating, your quarterly earnings are limited to 26 times your WBA.

Ways to Receive Benefits

1. **Direct Deposit:** Money is sent directly to your checking or savings account. Choose this method when filing your initial claim, or if you would like to select it later on, visit www.moclaim.mo.gov and click “Change my Payment Method” or call your Regional Claims Center.
2. **Missouri Access MasterCard®:** If you do not choose to use direct deposit, you will automatically receive your benefits on the prepaid debit card. It will be mailed to you within two weeks with instructions. **The card will arrive in a plain, unmarked envelope** with the return address: P.O. Box 779, Jefferson City, MO 65102-0779. Check your mail carefully. If you do not receive the card within two weeks or if it was lost or stolen, call Missouri Access at 888-775-3445. Please see blue box below for important details.



To avoid withdrawal fees when using the debit card, use either a Central Bank of Jefferson City ATM, Allpoint ATM, or a Central Bank branch location displaying their dogwood logo. You can find your nearest location by visiting www.mo-access.com. Or, you can choose to get cash back when making a purchase at many large retailers and grocery stores. You can get one free withdrawal per week from a non-Allpoint or Central Bank ATM. You will then be charged \$1.75 each time you withdraw. The ATM owner will also charge a fee both times. You can also take the card to a teller at any MasterCard® member bank or credit union for a free cash advance. To find out if your bank is a MasterCard® member, contact them directly.

When to Expect Benefits

If we determine that you are eligible, you can expect payment within **18-22** days of your initial claim. Benefits will not always be paid on the same day each week, and we will not mail you a notice when they are paid.

Tracking Your Claim & Benefits

Claims – Visit www.mocclaim.mo.gov and click “View Claim Status.” Or call your Regional Claims Center, and choose “Claimant Information.”

Benefits – To check your debit card balance and view your entire transaction history visit www.mo-access.com, or call 888-775-3445. You are only allowed one free call per week and will be charged 25 cents per call after that. The Internet is always free.

Payment information is available one or two business days after you file your weekly certification.

The Appeal Process

You may be disqualified if you have been discharged for misconduct connected with work, quit for reasons not attributable to the work or your employer, or refused a suitable work offer. You may also be ineligible for insufficient wages or not being able and available for work. You have a right to appeal any decision denying you benefits if you do not agree with the circumstances.

- You will receive a “Notice of Deputy’s Determination” in the mail.
- You have 30 days to file an appeal. The determination will list the date by which you need to file your appeal. **All appeals must be filed by mail or fax.** You cannot file an appeal by phone. You must continue to file weekly certifications during the appeal process, or you will not be paid for unclaimed weeks if the decision is in your favor.
- Your employer also has the right to appeal if it disagrees with a determination. You will receive notice if this happens. **It is important that you participate in all hearings concerning your claim in order to give your testimony.**
- Most appeals hearings are over the phone, but you have the right to an in-person hearing if you choose.

Overpayments & Fraud

If you receive benefits to which you were not entitled, you must repay them, even if the mistake

was not your fault. We will notify you if you are overpaid. You may pay the amount due in a lump sum or set up a payment plan. If you do not repay the amount, we may garnish your wages or intercept your income tax return or lottery winnings. If you deliberately misrepresent facts to claim benefits, this is considered fraud, and you may face cancelled benefits, fines, or prison.

Other Important Information

Waiting Week – The waiting week is the first week of your claim for which you are eligible for benefits, but not paid. **You must file a weekly certification for this week.** You may receive compensation for the waiting week as the last payment on your regular claim.

Part-Time Work – You may accept part-time employment and still receive some reduced benefits. You must report all of your earnings before deductions in your weekly certification and continue to search for full-time work. For information on how your benefits will be reduced, visit www.mocclaim.mo.gov or call your Regional Claims Center.

Trying Out a New Job – If you take a new job and quit within 28 days because it was considered “unsuitable work” under Missouri Employment Security Law, you may still be eligible for benefits.

Trade Adjustment Assistance – If you lost your job due to foreign trade, you may be eligible for assistance under the Trade Act from the U.S. Department of Labor. This includes training, training allowances, job search and relocation assistance, and other support services. Visit www.doleta.gov/tradeact or contact your Regional Claims Center for information.

Exhausting Your Benefits

Due to the current high levels of unemployment in Missouri, additional benefits may be available to claimants who exhaust their regular Missouri unemployment insurance through the Emergency Unemployment Compensation (EUC) and Extended Benefits (EB) programs. If you are eligible, we will notify you with instructions on how to file.

For more information on important dates, notices, and the duration of benefits, visit our Web site at www.mocclaim.mo.gov.

Missouri Division of Workforce Development Career Centers

Arnold

3675 W. Outer Road, Ste. 102
Arnold, MO 63010-5231
Phone: 636-287-8909

Branson

2720 Shepherd of the Hills
Expressway, Ste. B
Branson, MO 65616-8103
Phone: 417-334-4156

Camdenton

106 W. Hwy. 54, P.O. Box 66
Camdenton, MO 65020-0066
Phone: 573-346-5616

Cape Girardeau

216 N. Fountain St.
Cape Girardeau, MO 63701-7340
Phone: 573-290-5766

Caruthersville

913 Hwy. 84 West
Caruthersville, MO 63830-8113
Phone: 573-333-0409

Chillicothe

601 W. Mohawk Road
Chillicothe, MO 64601-3919
Phone: 660-646-0671

Clinton

1661 N. Second St.
Clinton, MO 64735-1193
Phone: 660-885-5541

Columbia

1500 Vandiver Drive, Ste. 115
Columbia, MO 65202-1921
Phone: 573-882-8821

Eldon

403 W. 4th St.
Eldon, MO 65026
Phone: 573-392-7854

Fort Leonard Wood

Rm. 2203, Bldg. 470
P.O. Box 440
Ft. Leonard Wood, MO
65473-0440
Phone: 573-596-0294

Hannibal

203 N. Sixth St.
Hannibal, MO 63401-3412
Phone: 573-248-2520

Independence

15301 E. 23rd St. South
Independence, MO 64055-1698
Phone: 816-325-5890

Jefferson City

1716 Four Seasons Drive, Ste. 101
Jefferson City, MO 65101-1815
Phone: 573-526-8115

Joplin

730 S. Wall Ave.
Joplin, MO 64801
Phone: 417-629-3000

Kansas City

1740 The Paseo
Kansas City, MO 64108
Phone: 816-471-2330

Kansas City North

3100 N.E. 83rd, Ste. 1201
Kansas City, MO 64119-4465
Phone: 816-437-3635

Kansas City South

6801-A Longview Road
Kansas City, MO 64134-3315
Phone: 816-325-1000

Kennett

1100 South By-Pass, Ste. 2
Kennett, MO 63857-3738
Phone: 573-888-4518

Kirkville

2105 E. Normal
Kirkville, MO 63501-3322
Phone: 660-785-2400

Lebanon

2639 S. Jefferson Ave., Ste. 1
Lebanon, MO 65536-5205
Phone: 417-532-6146

Lexington

802 State Route 13
Lexington, MO 64067-1516
Phone: 660-259-4671

Maryville

1212 B S. Main St.
P.O. Box 328
Maryville, MO 64468
Phone: 660-582-8980

Mexico

3626 B South Clark
Mexico, MO 65265-4104
Phone: 573-581-4576

Moberly

1212 W. Hwy. 24
Moberly, MO 65270-3109
Phone: 660-263-5850

Monett

511 S. Kyler
Monett, MO 65708
Phone: 417-235-7877

Nevada

621 E. Highland Ave., Ste. 3
Nevada, MO 64772-1022
Phone: 417-448-1177

Park Hills

403A Parkway Drive
Park Hills, MO 63601-3170
Phone: 573-454-2191

Poplar Bluff

1903 Northwood Drive, Ste. 2
Poplar Bluff, MO 63901-2400
Phone: 573-840-9595

Rolla

1202 Forum Drive
Rolla, MO 65401-2562
Phone: 573-364-7030

Sedalia

215 E. Fifth St.
Sedalia, MO 65301-4506
Phone: 660-530-5627

Sikeston

202 S. Kingshighway
Sikeston, MO 63801-2946
Phone: 573-472-5250

Springfield

1514 S. Glenstone
Springfield, MO 65804-1436
Phone: 417-887-4343

St. Charles County

212 Turner Blvd.
St. Peters, MO 63376-1079
Phone: 636-278-1360

St. Joseph

301 S. Seventh St.
St. Joseph, MO 64501-2284
Phone: 816-387-2380

St. Louis - Deer Creek

3256 Laclede Station Road,
Ste. 103
St. Louis, MO 63143-3753
Phone: 314-877-0001

St. Louis - Florissant

4040 Seven Hills Drive, Ste. 166
Florissant, MO 63033-6770
Phone: 314-877-3010

St. Louis Central

4811 Delmar Blvd.
St. Louis, MO 63108-1732
Phone: 314-877-0916

SLATE/St. Louis

1520 Market St., Room 3050
St. Louis, MO 63103
Phone: 314-589-8000

St. Louis County North

26 B N. Oaks
St. Louis, MO 63121-2911
Phone: 314-381-6700

St. Louis County South

7545 S. Lindbergh, Ste. 140
St. Louis, MO 63125-4839
Phone: 314-416-2917

Warrenton

111 Steinhagen Road
Warrenton, MO 63383-2103
Phone: 636-456-9467

Warrensburg

1034 South Maguire, Ste. C
Warrensburg, MO 64093
Phone: 660-429-2504

Washington

1108 Washington Square
Shopping Center
Washington, MO 63090-5304
Phone: 636-239-6703

West Plains

3417 Division Drive, Ste. 1
West Plains, MO 65775-5789
Phone: 417-256-3158

Four Week Reporting Offices (Not full service DWD Career Centers)

Belton-WCMCA

109 Congress
Belton, MO 64012
Phone: 816-318-3922

Crawford County Work Connections

412 N. Franklin, Ste. 205
Cuba, MO 65453
Phone: 877-283-2258

Harrisonville (Oakland) YCMCA

200 Oakland
Harrisonville, MO 64701
Phone: 816-380-6690

Marshall

1567 S. Odell
Marshall, MO 65340
Phone: 660-831-1141

Morgan County Work Connections

103 N. Fisher
Versailles, MO 65084
Phone: 573-378-4164

Platte County Resource Center

11724 NW Plaza Circle, Ste. 500
Kansas City, MO 64153
Phone: 816-464-4620

Potosi-Washington County Work Connections

10231 W. State St., Hwy. E, Ste. C
Potosi, MO 63664
Phone: 573-438-8914

Pulaski County Work Connections

704 Historic Rt. 66 West
Lincoln Square, Ste. 101
Waynesville, MO 65583
Phone: 573-774-4004

Richmond (Ray County) FEC

849 E. South St.
Richmond, MO 64068
Phone: 816-776-3920

St. Charles Annex

400 N. Second St.
St. Charles, MO 63301
Phone: 636-255-6010

Privacy Act of 1974

The Privacy Act of 1974, as amended, and the Deficit Reduction Act require notification because you are being asked to furnish your Social Security Number (SSN).

Your SSN is used under the authority of Chapter 288, RSMo, and 8 CSR 10-4.010 of Missouri law, and the Internal Revenue Code of 1986 [26 USC §§85, 6011(a), 6050B, and 6109(a)]. Your SSN will be used to report your UI to the IRS as income that is potentially taxable. It will be used as a record for processing your claim, for statis-

tical purposes, and to compare records with other state and federal agencies. We cannot file or process your claim for unemployment insurance if you do not provide your SSN.

Information submitted to the Division of Employment Security by you or your current or former employer may be requested and utilized for other governmental purposes, including but not limited to, verification of eligibility under other government programs.

Your SSN will be verified with the Social Security Administration.